A REVIEW OF THE STATE OF THE ENGLISH NATION:

Tuesday, August 20. 1706.

BEing launch'd out into the Ocean of Lunaticks, in search of that vast Fountain of general Extravagance, from whence our National Frenzies flow; such various Scenes have presented themselves to my View, that really render the Account something confused.

I have touch'd at Trade Lunacies; and entred a little upon the black Scene of the Fury of Creditors, against even those Debtors, who are willing freely to strip themselves of all the Remnants of their Misfortune, that they might be at Liberty to work for more.

I should have debated here, how next to Madness, it is for a Creditor not to be content, when the suppress'd Debtor offers him HIS ALL; I should have enlarged upon the more than Madness of those, who rather desire *their Debtors Ruin*, than *their own Payment*; that not content with the Punishment, which long Ebarassments, tedious Retreats, languishing Confinements, and Banishments from all their Comforts and Families, have inflicted on the Debtor; choose rather to push *on his compleat Ruin*, than accept his utmost, and turn him loose in a naked World to work for more.

I should enquire, I say, farther into these horrid things, were it not that it might seem to be drawing the Picture of my own Case, which is now upon the Stage, than which no Man's Case, that ever came for Relief by this new Act of Parliament, has ever been more severe; and than whom no Man is treated worse, on his flying to this Sanctuary of the Law for Deliverance.

And

And yet, which is still worse, he does not complain of real Creditors, whose Demands are just; nay, nor of some of them, who oppose rather to prevent being call'd to Account for what has been cruelly extorted from him, than from Hopes of obtaining more.

But I confess my self surpriz'd at my own Affair, and I should not have troubled the World with it, if it was not something, that was never heard of before. Several Debtors have been used hardly by Creditors, and their Discharge vigorously opposed. But was ever the World so mad! the unhappy Author of this, claiming a Discharge from old Misfortunes on a clear Surrender, as by the Law is directed, finds himself opposed, not by those he owes Money to, but by those that owe him Money; not by those who by Disaster are wrong'd, but by those that have wrong'd, cheated and plundred him of that Money, should have help'd to discharge others; to whom he never ow'd a Shilling, of whom he never borrow'd, but to whom he always lent; and who have actually defrauded him of near 500 *l.* advanc'd in Compassion to save them from Destruction.

Would any unhappy Man have look'd for Opposition from such People as these, has any Bankrupt been thus treated before?

In the Behalf of these People, a certain Lawyer opposed the Discharge of this unhappy Insolvent, with a Fury and Malice singular to himself, and suitable to the Cause———

I should indeed have done him Justice, and told the World, he was at last so asham'd of his Clients, as to disown them, and say, he appear'd for another, who was really a Creditor——But then I must be oblig'd to expose his Morals; the Gentleman he nam'd, having since declar'd before good Witness, he gave him no Orders, and was under a Promise not to appear.

I should be the last Man in *England* to say thus much, the Case touching my private Affair——If this was not a horrid Specimen of such Malice, and such Fury as *England* only can give Instances of, and no Nation in the World practise but

If the Truth of this be question'd, and it be doubted, whether there are any such Monsters in the World; the Reader may at any time have the Persons and Particulars; for I scorn to conceal Names in a Charge so direct as this.

If this has not in it all the Villany of abstracted Malice, I know not where to search for it; and I hope, no real Creditor of mine can be offended, either that I then told him so, or that I now publish it to the World; the first to convince them, how this Man's Design is to skreen those, who the Creditors ought to call to Account for above 400 *l.* of their Money; and the last to let the World know, what Monsters there are in it,

If this Paper should acquaint the World, how these People have hitherto treated its Author, how seiz'd upon his Writings, left only in Trust; how convey'd away their Relation, a Partner, that he might not be an Evidence, and compounded his private Debts for him, without which he would not go? How they have sued for Bonds given, and afterward discharg'd in Partnership, and sued in the Name of the Persons to whom they were paid without their Knowledge———How after beginning a Suit, they have not dar'd to go on——After proposing a Reference, they have not dar'd to stand to it; tho' accepted, and offer'd to be determin'd by their own Arbitrator——If I should run on into all these Particulars, the Story would be too black to read.

I ask Pardon of the unconcern'd Part of the World, that this Paper should take up any of their Time in reading the Melancholly Story of private Oppressions; and I break it off here, tho' I am very full of it; because I purpose to lay it wholly open to the World by it self, where the Persons concern'd may reflect upon the Methods taken by them or their Lawyer, for I question if they are privy to it all, to ruin the Family of a Man, that twice endeavour'd to save theirs.

But the present Use of it is to enquire, what this Person could pretend to in opposing a Man's being deliver'd on a just and

clear Surrender to the World; what can it be but meer concerted Spleen, meer perſonal Rage—— or true native Policy to prevent being call'd to an Account, which is humbly recommended to the real Creditors to take care about.

As to the Lawyers declining, afterwards to own he appear'd for theſe People, and affirming he appear'd for another, whom he knew was a Creditor; 'Tis plain, it was a Forgery of his own, to prevent his being turn'd out of the Room, with the Infamy he deſerv'd; That Gentleman having ſince own'd, as *per* Affidavit will appear; that he gave him no Orders, nor had any ſuch Deſign.

If by ſuch Arts, by ſuch Fury, by ſuch Malice as this, I FALL; let no Man wonder; for who can ſtand againſt Envy, who can reſiſt refin'd Malice? For this Caſe gives a ſad Inſtance of the Madneſs of this Age, wherein nothing but the entire Deſtruction of the Debtor and his Family can expiate the Crime of his own Diſaſter; that having been 14 Years in Retreat, in Jeopardy, in Broils, and moſt of the Time in Baniſhment from his Family, have ſwallow'd all he has gain'd, *tho' that has been very conſiderable*, in gradual Payments of Creditors, and in defending himſelf againſt thoſe that would have it, not only faſter than their Fellow-Creditors, but faſter than it could be got.

That have ſince ſeen him ſtrip'd naked by the Government, and the Foundations torn up, on which he had built the Proſpect of paying Debts, and raiſing his Family; and yet now, when by common reaſoning, they ought to believe, the Man has not Bread for his Children, have redoubled their Attacks with Declarations, Executions, Eſcape-Warrants, and God knows how many Engines of Deſtruction; as if a Jayl and Death would pay their Debts; as if Money was to be be found in the Blood of the Debtor, and they were to open his Veins to find it.

That bind the ready Hands of Induſtry,
Pinion the willing Wings, and bid Men fly.
Reſolv'd to ruin me the ſhorteſt Way,
They ſtrip me naked firſt; then bid me pay;

But this is not yet all, and tho' I confeſs, I did not expect it from any Body; yet as ſome Whiſperings have been ſpread of a further Plot, even againſt the Life of this unhappy Debtor, and *that among his Friends too*: He cannot but take Notice of it here, as what he thinks the only proper Seaſon, and is indeed one of the chief Reaſons of this Publication, and which he hopes, the World will allow to be a good Reaſon; *and this is a* ſcandalous and vile Suggeſtion, that he made Concealments to defraud his Creditors, or in *Engliſh*, has not made a fair Surrender of his Effects——

Now, as if this be true, he muſt be the greateſt Fool, as well as Knave; knowing how many bloody Enemies, as well as baſe and hypocritical Friends, he is compaſs'd with: So if this be not true, the Suggeſtion is a moſt vile and barbarous Scandal.

However, that this Caſe may be ſtated fairly, and with as little Diſadvantage to the unkind Reporters of it, as poſſible; who he deſires to treat with all the Tenderneſs, the Caſe will admit; the Application is divided into two Branches.

The Debtor can be guilty but two ways; either by innocent Miſtake, or by willful Deceit.

For the firſt, Omiſſions are certainly poſſible, *Gentlemen*, the Author of this is no more infallible than other Men; he may, and 'tis *much if he be his not*, in the Life of conſtant Hurries he has liv'd; he may have forgotten, miſtaken, wrong-ſtated, wrong caſt up, or otherwiſe err'd in ſome Part or Branch of his Account, and if this is your Charge, Gentlemen——If you are Chriſtians, if Men of like Frailties, and whoſe Caſe may one time or other want the ſame or like Charity; if you have any thing left in you, that is moral or human; if any Compaſſion for a Man in Danger, and a Family with ſeven Children, that muſt periſh in his Diſaſter, help him, Gentlemen, help in time, inform him of it, give the needful Hint; and in common Charity ſhow him this Gulph, this Pit of Deſtruction, before it be too late to retrieve it——This will be to act the Friend, the Chriſtian, and the Gentleman all at once; this will be to ſave a Man from Death, and cover the Infirmities of your Neighbour.

If